

**Application number:** 09/396005

**Art Unit:** 3621

**Applicant:** Khai Hee Kwan

**Examiner:** James A Reagan

**Title:** Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

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Sir:

In reply to Final Office Action Letter mailed on Nov 2, 2006, we respectfully ask the examiner to consider our response below.

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Remarks starts from page 2-13

Thank you.

Yours truly,

A handwritten signature in black ink, appearing to be 'Khai Kwan', with a long horizontal stroke extending to the right.

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Khai Kwan

023336

20 Nov 2006